

## **FAQs for Employees**

### **What do I do if I am already enrolled in a Health Connector plan through the Commonwealth of MA on a pre tax basis?**

If you are currently enrolled in a Health Connector plan and choose to renew your existing coverage, you will not need to do anything – your coverage will automatically renew with the Health Connector. You will receive a new premium amount and learn about any changes to your plan directly from the Health Connector prior to your renewal date.

During the open enrollment period of May 1 to May 30, you may choose another carrier and/or health plan – the Health Connector plans are designated into Gold, Silver and Bronze levels, based on price and benefits. All plans carry the Health Connector's Seal of Approval.

- Benefit changes made online by May 10 will be automatically deducted through your payroll office for coverage effective July 1.
- Benefit changes made online between May 11 and May 30 will require additional payroll deductions or direct payments to the Health Connector for coverage effective July 1. If additional payments are not made, coverage will be effective August 1.

You may cancel your current health plan coverage but be aware that if you do not have coverage that meets minimum coverage standards under the Health Care Reform law, you may be subject to MA state penalty as a non-insured resident.

You should direct any questions regarding your renewal to the Health Connector or 1-877-MA-ENROLL.

## **FAQs for Departments**

### **What if an employee is already enrolled in a Health Connector plan through the Commonwealth of MA on a pre tax basis?**

Currently enrolled employees in a Health Connector plan who choose to renew existing coverage do not need to do anything if they want to continue enrollment in their existing plan. Their coverage will automatically renew with the Health Connector. They will receive their new premium amount and learn about any changes to their plan directly from the Health Connector prior to their renewal date.

Should currently enrolled employees wish to make changes to their existing plan, they can do so during the open enrollment period of May 1 to May 30.

- If changes are made prior to May 10, these changes will go through the normal pay process and allow for coverage effective July 1.
- If changes are made between May 11 and May 30, it is likely that additional payroll deductions will be needed. In this case, employees may submit a premium shortfall payment directly to the Health Connector for coverage effective July 1. If additional payments are not made, coverage will be effective August 1.

Benefit changes made prior to May 10 will be reflected on paychecks dated May 30. Benefit changes between May 11 and May 30 will be reflected on paychecks dated June 27 and will need additional payments to ensure July 1 coverage.

You should direct employees to the Health Connector with any questions regarding their renewal at 1-877-MA-ENROLL.